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Nghiên cứu các hệ thống tích hợp với Core banking:

1. Bạn thường sử dụng các loại hệ thống tích hợp nào? Liệt kê và mô tả ngắn gọn về chúng.
2. Bạn muốn sử dụng hệ thống tích hợp nào nhất? Tại sao?
3. Theo thực trạng hiện nay, bạn quan ngại vấn đề nào của hệ thống ngân hàng? Tại sao?

Trả lời

Câu 1:

- Tích hợp core banking với NAPAS thông qua chuẩn ISO 8583 / API: Đây là lớp tích hợp cho phép kết nối trực tiếp giữa core banking và hệ thống chuyển mạch tài chính NAPAS. Luồng giao dịch thanh toán thẻ, chuyển khoản 24/7, QR và clearing được truyền và xác thực theo thời gian thực. Việc sử dụng ISO 8583 cho phép đảm bảo tính toàn vẹn message, cấu trúc data field chuẩn hóa và giảm sai lệch dữ liệu trong xử lý liên ngân hàng.

- Middleware/ESB phục vụ điều phối message đến NAPAS: Trong nhiều ngân hàng, lớp tích hợp ESB hoặc API Gateway đóng vai trò routing, transformation và load balancing nhằm giảm áp lực xử lý trực tiếp lên core banking và tránh tình trạng nghẽn giao dịch.

- Hệ thống reconciliation đối soát với NAPAS: Phục vụ đối chiếu file settlement, xử lý tra soát và bù trừ giao dịch, đảm bảo dữ liệu khớp chính xác giữa sổ cái core và clearing report từ NAPAS. Điều này giúp ngân hàng hạn chế rủi ro kế toán và sai lệch số dư khách hàng.

Câu 2:

- Tối ưu hóa hiệu năng xử lý giao dịch (transaction throughput & latency):

    + Luồng giao dịch kết nối trực tiếp giữa core banking và NAPAS giúp giảm độ trễ (latency) so với mô hình qua nhiều tầng middleware.

    + Message chuẩn ISO 8583 giúp giảm overhead data, tăng tốc độ truyền.

    + Khi kết hợp Gateway middleware, có thể thực hiện load balancing, queue management, giúp hệ thống duy trì throughput ổn định trong giờ cao điểm giao dịch 24/7.

- Chuẩn hóa giao thức tích hợp và nâng cao tính tương thích hệ thống

Trang 1

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The Open Group OGEA-101 Exam Syllabus Topics:

Topic	Details
Topic 1	• Information Systems Architecture: Focusing on data and application architectures, this topic of the OGEA-101 exam assesses ability of TOGAF practitioners to define and manage information systems. It measures their skills in identifying data entities and application components.
Topic 2	• Introduction to the Architecture Development Method (ADM): The ADM is central to TOGAF, outlining a structured approach to developing and managing enterprise architecture. This section assesses comprehension of TOGAF practitioners about the ADM phases and their application, ensuring they grasp the method's iterative nature, which is vital for the OGEA-101 exam.

Topic 3	• ADM Phase Requirements: This topic of the TOGAF Enterprise Architecture Part 1 exam focuses on the specific requirements for each ADM phase, including stakeholder identification and architecture scope definition. It measures the ability of aspiring TOGAF Practitioner to apply these requirements in real-world scenarios.
Topic 4	• Architecture Vision: Aspiring TOGAF practitioners learn to develop an architecture vision that aligns with business goals and drivers. This topic evaluates the skills in articulating a clear and compelling vision, a necessary competency for successfully navigating the OGEA-101 Exam and implementing enterprise architecture.
Topic 5	• Architecture Content Framework: Candidates learn about the TOGAF content metamodel and architecture artifacts. This topic of the OGEA-101 exam measures their understanding of content organization and documentation.
Topic 6	• Architecture Governance: This topic of The Open Group OGEA-101 exam covers the governance framework and responsibilities of architecture boards. It evaluates the skills of TOGAF practitioners in establishing governance structures.
Topic 7	• Business Architecture: This topic of The Open Group OGEA-101 exam emphasizes the development of business architecture, including baseline and target architectures. It measures the understanding of TOGAF practitioners about business capabilities and processes.

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The Open Group TOGAF Enterprise Architecture Part 1 Exam Sample Questions (Q103-Q108):

NEW QUESTION # 103
Exhibit
Consider the illustration showing an architecture development cycle Which description matches the phase of the ADM labeled as item 2?

- A. Operates the process of managing architecture requirements
- B. Conducts implementation planning for the architecture defined in previous phases
- C. Establishes procedures for managing change to the new architecture
- D. Provides architectural oversight for the implementation

Answer: D

Explanation:
Based on the illustration, the phase of the ADM labeled as item 2 is the Implementation Governance phase.
This phase provides architectural oversight for the implementation. It ensures that the implementation project conforms to the architecture. It also provides a framework for monitoring and managing the implementation.
The Implementation Governance phase involves the following activities:
* Finalizing the Architecture Roadmap and the supporting Implementation and Migration Plan
* Assigning an Architecture Board to oversee the implementation
* Establishing Architecture Contracts with the implementation partners
* Reviewing and approving the implementation project plans and deliverables
* Performing Architecture Compliance reviews to ensure alignment with the architecture

* Performing Architecture Audit reviews to ensure quality and performance of the architecture
* Resolving any architecture issues or change requests that arise during the implementation
* Maintaining the architecture lifecycle and ensuring its continuity
The Implementation Governance phase is essential for ensuring that the architecture is realized as intended and that it delivers the expected business value and outcomes.

NEW QUESTION # 104
Exhibit:
Consider the image showing basic architectural concepts.
What are items A and B?

- A. A-Candidate Architecture, B-Trade-off
- B. A-User, B-Requirement
- C. A-Base Architecture, B-Target Architecture
- D. A-Stakeholder, B-Concern

Answer: D

Explanation:
In the context of TOGAF, a stakeholder is any individual, team, or organization who has interests in, or concerns relative to, the outcome of the architecture. Concerns are those interests which pertain to any aspect of the system's functioning, development or operation, including considerations such as performance, reliability, and security1. References:
*The TOGAF Standard, Version 9.2 - Definitions - The Open Group

NEW QUESTION # 105
Which of the following best describes the purpose of the Architecture Requirements Specification?

- A. It contains an assessment of the current architecture requirements
- B. It defines the scope and approach to complete an architecture project
- C. It provides a set of statements that outline what a project must do to comply with the architecture
- D. It is sent from the sponsor and triggers the start of an architecture development cycle

Answer: C

Explanation:
The Architecture Requirements Specification is one of the TOGAF deliverables that provides a set of quantitative statements that outline what an implementation project must do in order to comply with the architecture12. It is a companion to the Architecture Definition Document, which provides a qualitative view of the solution and aims to communicate the intent of the architect. The Architecture Requirements Specification provides a quantitative view of the solution, stating measurable criteria that must be met during the implementation of the architecture3. It typically forms a major component of an implementation contract or contract for more detailed Architecture Definition4. References:
*Deliverable: Architecture Requirements Specification - The Open Group
*Architecture Requirements Specification - Visual Paradigm Community Circle
*The TOGAF Standard, Version 9.2 - Definitions - The Open Group
*The TOGAF Standard, Version 9.2 - Architecture Requirements Specification - The Open Group

NEW QUESTION # 106
What are the following activities part of?
* Initial risk assessment
* Risk mitigation and residual risk assessment
* Risk monitoring

- A. Security Architecture
- B. Risk Management
- C. Phase A
- D. Phase C

Answer: B

Explanation:
The following activities are part of Risk Management:
Initial risk assessment
Risk mitigation and residual risk assessment
Risk monitoring
Risk Management is the process of identifying, assessing, and responding to risks that may affect the achievement of the enterprise's objectives. Risk Management involves balancing positive and negative outcomes resulting from the realization of either opportunities or threats. Reference: The TOGAF Standard | The Open Group Website, Section 3.3.3 Risk Management.

NEW QUESTION # 107
Complete the following sentence. In the ADM documents which are under development and have not undergone any formal review and approval process are_____.

- A. Invalid
- B. Known as "Version 0.1"
- C. Called "draft"
- D. In between phases

Answer: C

Explanation:
In the ADM documents which are under development and have not undergone any formal review and approval process are called "draft". This indicates that they are subject to change and refinement as the architecture development progresses. Reference: The TOGAF Standard | The Open Group Website, Section 4.2.5 Architecture Deliverables.

NEW QUESTION # 108
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